Serial #: 09/976,443 In response to Office Action dated March 24, 2006 Page 1 of 8

RECEIVED CENTRAL FAX CENTER

JUL 18 2006

UTILITY PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Ronald E. Sloan

Serial No.:

09/976,443

Filing Date:

Title:

October 12, 2001

AUTOMATED COACHING FOR A FINANCIAL MODELING AND

COUNSELING SYSTEM

Docket No:

Group Art Unit: 3628

Examiner: T.M. Harbeck

60021-376002

Certificate of Malling/Transmittal

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

I hereby certify that this correspondence is being facsimile transmitted to the USPTO (Fax. No. 571.273.8300) or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the data shown below.

Janet By

Date

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to the Office Action mailed on March 24, 2006, please amend the application as follows:

Listing of the pending Claims begins on page (2) of this paper.

Remarks begin on page (6) of this paper.